

<i>SERFF Tracking Number:</i>	<i>FRCS-125747393</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>AIG Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>39893</i>
<i>Company Tracking Number:</i>	<i>5030</i>		
<i>TOI:</i>	<i>L06I Individual Life - Variable</i>	<i>Sub-TOI:</i>	<i>L06I.002 Single Life - Flexible Premium</i>
<i>Product Name:</i>	<i>Premier PPVUL 02056</i>		
<i>Project Name/Number:</i>	<i>Amgen/65/65</i>		

Filing at a Glance

Company: AIG Life Insurance Company
Product Name: Premier PPVUL 02056
TOI: L06I Individual Life - Variable
Sub-TOI: L06I.002 Single Life - Flexible
Premium
Filing Type: Form

SERFF Tr Num: FRCS-125747393 State: ArkansasLH
SERFF Status: Closed State Tr Num: 39893
Co Tr Num: 5030 State Status: Approved-Closed
Co Status: None Reviewer(s): Linda Bird
Author: Kevin Wiggs Disposition Date: 08/14/2008
Date Submitted: 08/08/2008 Disposition Status: Approved
Implementation Date: Implementation Date:

Implementation Date Requested: On Approval
State Filing Description:

General Information

Project Name: Amgen/65
Project Number: 65
Requested Filing Mode: Review & Approval

Status of Filing in Domicile: Pending
Date Approved in Domicile:
Domicile Status Comments: Submitted to
domicile state on or about this same date.
Market Type: Individual
Group Market Size:
Group Market Type:

Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact:
Filing Status Changed: 08/14/2008
State Status Changed: 08/14/2008
Corresponding Filing Tracking Number:
Filing Description:

Deemer Date:

Our fee of \$60 has been sent by EFT on this same date.

These pages replace the respective pages of policy 02056, which was approved by your Department on 07/02/2002. These replacement pages reflect the changes made to the 2001 CSO mortality tables. All values will not be less than those required by law, and the cash values will meet the minimum requirements of the 2001 CSO mortality tables. A marked copy showing where the changes occur is attached.

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The Company prints pages front to back. Therefore, there are 5 sets of pages since each set has a unique number for the front/back combination. On form 02056, (Pages 18-19), the change occurs only on page 19. This set will apply to every policy.

Only one set of pages 22-23 will appear in the contract at time of issue, and the set that appears is dependent on the rate class (non-smoker or smoker) and the Tax-Qualification as Life Insurance test method (Cash Value or Guideline Premium). At time of application, the applicant will select the test method which will be used for this flexible premium variable life insurance policy.

1. Form 02056 Rev 0608 and Form 02056 CV Rev 0608: Pages 22-23. "NS" in the lower right corner indicates this set of pages will be used when the rate class is "non-smoker", and the "CV" on page 23 indicates this will be used when the test method is the Cash Value test method.
2. Form 02056 Rev 0608 and Form 02056 CV Rev 0608: Pages 22-23. "S" in the lower right corner indicates this set of pages will be used when the rate class is "smoker", and the "CV" on page 23 indicates this will be used when the test method is the Cash Value test method.
3. Form 02056 Rev 0608 and Form 02056 GP Rev 0608: Pages 22-23. "NS" in the lower right corner indicates this set of pages will be used when the rate class is "non-smoker", and the "GP" on page 23 indicates this will be used when the test method is the Guideline Premium test method.
4. Form 02056 Rev 0608 and Form 02056 GP Rev 0608: Pages 22-23. "S" in the lower right corner indicates this set of pages will be used when the rate class is "smoker", and the "GP" on page 23 indicates this will be used when the test method is the Guideline Premium test method.

This is a variable UL policy that is subject to federal jurisdiction. Therefore, we do not score them for readability.

Company and Contact

Filing Contact Information

(This filing was made by a third party - FC01)

Kevin Wiggs, Compliance Specialist
1020 Central
Kansas City, MO 64105

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(800) 927-2730 [Phone]
(816) 391-2755[FAX]

<i>SERFF Tracking Number:</i>	<i>FRCS-125747393</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>AIG Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>39893</i>
<i>Company Tracking Number:</i>	<i>5030</i>		
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Filing Company Information

AIG Life Insurance Company	CoCode: 66842	State of Domicile: Delaware
One Alico Plaza	Group Code: 12	Company Type:
Wilmington, DE 19801	Group Name:	State ID Number:
(732) 922-7793 ext. [Phone]	FEIN Number: 25-1118523	

SERFF Tracking Number:	FRCS-125747393	State:	Arkansas
Filing Company:	AIG Life Insurance Company	State Tracking Number:	39893
Company Tracking Number:	5030		
TOI:	L06I Individual Life - Variable	Sub-TOI:	L06I.002 Single Life - Flexible Premium
Product Name:	Premier PPVUL 02056		
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Filing Fees

Fee Required?	Yes
Fee Amount:	\$60.00
Retaliatory?	No
Fee Explanation:	AR fee of \$20 per form for 3 forms = \$60
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
AIG Life Insurance Company	\$60.00	08/08/2008	21865427

SERFF Tracking Number: FRCS-125747393

State: Arkansas

Filing Company: AIG Life Insurance Company

State Tracking Number: 39893

Company Tracking Number: 5030

TOI: L06I Individual Life - Variable

Sub-TOI: L06I.002 Single Life - Flexible Premium

Product Name: Premier PPVUL 02056

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	08/14/2008	08/14/2008

SERFF Tracking Number: FRCS-125747393

State: Arkansas

Filing Company: AIG Life Insurance Company

State Tracking Number: 39893

Company Tracking Number: 5030

TOI: L06I Individual Life - Variable

Sub-TOI: L06I.002 Single Life - Flexible Premium

Product Name: Premier PPVUL 02056

Project Name/Number: Amgen/65/65

Disposition

Disposition Date: 08/14/2008

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number:	FRCS-125747393	State:	Arkansas
Filing Company:	AIG Life Insurance Company	State Tracking Number:	39893
Company Tracking Number:	5030		
TOI:	L06I Individual Life - Variable	Sub-TOI:	L06I.002 Single Life - Flexible Premium
Product Name:	Premier PPVUL 02056		
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Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Copy of the pages with the changes marked		Yes
Form	Replacement Pages 18-19 (insert pages)		Yes
Form	Replacement Page 22 (Table of Guaranteed Monthly Cost of insurance Rates)		Yes
Form	Replacement Page 23 (Death Benefit Corridor Rates)		Yes

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Form Schedule

Lead Form Number: 02056 Rev 0608

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	02056 Rev 0608	Schedule Pages	Replacement Pages 18-19 (insert pages)	Initial		0	02056 REPL Pgs 18-19_dist.pdf
	02056 Rev 0608	Schedule Pages	Replacement Page 22 (Table of Guaranteed Monthly Cost of insurance Rates)	Initial		0	02056 REPL Pg 22_dist.pdf
	02056 CV Rev 0608 or	Schedule Pages	Replacement Page 23 (Death Benefit Corridor Rates)	Initial		0	02056 REPL Pg 23_dist.pdf

You may tell Us how to allocate repayments. If You do not tell Us, an amount equal to the loan repayment will be transferred from the Loan Account to the Divisions in the same ratio currently in effect for the Allocation of Net Premiums, subject to the applicable restrictions for those Divisions.

BENEFICIARY AND PROCEEDS

Beneficiary. The Beneficiary as named in the application, or later changed by You, will receive the proceeds upon the death of the Insured. Unless You have stated otherwise, proceeds will be paid as follows:

1. If any Beneficiary dies before the Insured, that Beneficiary's interest will pass to any other Beneficiaries according to their respective interests.
2. If no Beneficiary survives the Insured, proceeds will be paid to You, as Owner, if You are then living; otherwise proceeds will be paid to Your estate.

Common Disaster. If We cannot determine whether a Beneficiary or the Insured died first in a common disaster, We will assume that the Beneficiary died first. Proceeds will be paid on this basis unless an endorsement to this policy provides otherwise.

Proceeds. Proceeds means the amount payable on:

1. The Maturity Date;
2. Exercise of the full surrender or partial surrender benefit; or
3. The Insured's death.

The Proceeds on the Maturity Date will be the Cash Surrender Value. The Proceeds on the Insured's death will be the Death Benefit Amount less any outstanding policy loan.

All Proceeds will be paid in a lump sum and are subject to the other provisions of this policy.

CHANGE OF OWNERSHIP OR BENEFICIARY

You may change the Owner or the Beneficiary at any time during the lifetime of the Insured unless the previous designation provides otherwise. A change in Owner will require either an effective registration statement or Our Written approval. To do so, send a Written request to Our Administrative Center. The change will go into effect when We have recorded the change. However, after the change is recorded, it will be deemed effective as of the date of Your Written request for change. The change will be subject to any payment made or action taken by Us before the request is recorded.

GENERAL PROVISIONS

Assigning Your Policy. Subject to an effective registration statement or receipt of Our Written approval, during the lifetime of the Insured, You may assign this policy as security for an obligation provided that the assignee is qualified to hold an interest in this policy. We will not be bound by an assignment unless it is received In Writing. Two copies of the assignment must be submitted. We will retain one copy and return the other. We will not be responsible for the validity of any assignment.

Incontestability. We rely on the statements made in the application for the policy and applications for any reinstatements or increases in Specified Amount. These statements, in the absence of fraud, are considered representations and not warranties. No statement may be used in defense of a claim under the policy unless it is in such applications.

Except as stated below, We cannot contest this policy after it has been in force during the Insured's lifetime for 2 years from the Date of Issue.

Exceptions:

1. We cannot contest any claim to an increase in Specified Amount after such increase has been in effect for 2 years during the Insured's lifetime from the date of issue of such increase.
2. If this policy is reinstated, We cannot contest this policy after it has been in force during the Insured's lifetime for 2 years from the date of reinstatement.

We can contest a reinstatement or an increase in Specified Amount for a 2-year period following the date of an increase or reinstatement solely on the basis of the information furnished in the application for such reinstatement or increase.

All references in this provision to 2-year limitations do not apply to any Disability or Accidental Death Benefit or to the nonpayment of premium.

Suicide Exclusion. If the Insured takes his or her own life, while sane or insane, within 2 years from the Date of Issue, We will limit the Death Benefit Proceeds to the premiums paid less any policy loans and less any partial cash surrenders paid.

If there are any increases in the Specified Amount (See the section entitled "Changing Your Insurance Policy") a new 2-year period shall apply to each increase beginning on the date of each increase. The Death Benefit Proceeds will be the costs of insurance associated with each increase.

Age or Gender Incorrectly Stated. If the age or gender of the Insured has been misstated to Us, We will adjust the excess of the Death Benefit Amount over the Accumulation Value on the date of death to that which would have been purchased by the Monthly Deduction for the policy month of death at the correct cost of insurance rate. By age, We mean age nearest birthday as of the Date of Issue.

Statutory Basis of Policy Values. The Cash Values of the policy are not less than the minimum values required by the law of the state where this policy is delivered. The calculation of the Cash Values includes a charge for the cost of insurance, as shown in the Table of Guaranteed Monthly Cost of Insurance Rates.

Calculation of minimum Cash Values, nonforfeiture benefits and Guaranteed Cost of Insurance rates are based on the 2001 Commissioners Standard Ordinary Male or Female, Nonsmoker or Smoker, Mortality Table for the appropriate gender, smoker status and age nearest birthday.

A detailed statement of the method of computing values has been filed with the state insurance department where required.

No Dividends. This policy will not pay dividends. It will not participate in any of Our surplus or earnings.

**TABLE OF GUARANTEED MONTHLY COST OF INSURANCE RATES
PER \$1,000 OF NET AMOUNT AT RISK**

ATTAINED AGE Nearest Birthday (On Each Policy Anniversary)	MALE	FEMALE	ATTAINED AGE Nearest Birthday (On Each Policy Anniversary)	MALE	FEMALE
18	0.07670	0.03500			
19	0.07837	0.03750			
20	0.07920	0.03750	60	0.74694	0.61915
21	0.07920	0.03834	61	0.83113	0.67209
22	0.07920	0.04001	62	0.93397	0.73011
23	0.08004	0.04001	63	1.04962	0.78987
24	0.08087	0.04167	64	1.17137	0.85472
25	0.08171	0.04167	65	1.30008	0.92638
26	0.08504	0.04417	66	1.43071	1.00571
27	0.08921	0.04751	67	1.56326	1.09272
28	0.08754	0.04834	68	1.70627	1.18998
29	0.08588	0.05168	69	1.85466	1.29669
30	0.08504	0.05335	70	2.03499	1.41458
31	0.08421	0.05668	71	2.23719	1.55051
32	0.08421	0.06002	72	2.50360	1.70286
33	0.08671	0.06335	73	2.78562	1.86832
34	0.08838	0.06836	74	3.08341	2.05040
35	0.09088	0.07420	75	3.41023	2.25263
36	0.09589	0.07920	76	3.76819	2.47520
37	0.10006	0.08588	77	4.18586	2.72084
38	0.10757	0.08921	78	4.67661	2.99326
39	0.11425	0.09422	79	5.24716	3.28838
40	0.12176	0.10006	80	5.87410	3.61957
41	0.13177	0.10590	81	6.59415	4.07157
42	0.14430	0.11258	82	7.35120	4.58457
43	0.15849	0.12092	83	8.17591	5.09923
44	0.17519	0.13094	84	9.09943	5.67203
45	0.19441	0.14263	85	10.14421	6.32232
46	0.21279	0.15599	86	11.31891	6.91704
47	0.23285	0.17269	87	12.62238	7.82099
48	0.24455	0.19107	88	14.04387	8.77667
49	0.25793	0.21112	89	15.57220	9.80858
50	0.27716	0.23452	90	17.19963	10.77196
51	0.29974	0.26044	91	18.76183	11.26394
52	0.33070	0.28971	92	20.42406	12.24075
53	0.36419	0.32150	93	22.21645	13.71292
54	0.40690	0.35498	94	24.15513	15.61194
55	0.45970	0.39099	95	26.24420	18.02150
56	0.51337	0.43288	96	28.20560	20.38072
57	0.57128	0.47647	97	30.35199	22.88571
58	0.62083	0.52344	98	32.70866	23.32307
59	0.67797	0.57044	99	35.30337	24.80448

The rates shown above represent the guaranteed (maximum) monthly cost of insurance for each \$1,000 of Net Amount at Risk. If this policy has been issued in a special (rated) premium class, the guaranteed monthly cost will be calculated as shown on the Policy Schedule.

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ATTAINED AGE Nearest Birthday (On Each Policy Anniversary)	MALE	FEMALE	ATTAINED AGE Nearest Birthday (On Each Policy Anniversary)	MALE	FEMALE
18	0.09255	0.04167			
19	0.10089	0.04501			
20	0.10590	0.04834	60	1.36961	1.17306
21	0.11091	0.05085	61	1.50971	1.26704
22	0.11675	0.05418	62	1.67901	1.37300
23	0.12176	0.05585	63	1.86747	1.47912
24	0.12844	0.06002	64	2.06067	1.59133
25	0.13595	0.06419	65	2.25178	1.71394
26	0.14263	0.06752	66	2.43648	1.84442
27	0.15098	0.07253	67	2.61646	1.99137
28	0.15181	0.07670	68	2.80636	2.15316
29	0.15098	0.08254	69	2.99499	2.32904
30	0.15014	0.08588	70	3.22406	2.52598
31	0.15014	0.09338	71	3.47559	2.75106
32	0.15181	0.09923	72	3.81896	3.00019
33	0.15599	0.10674	73	4.16563	3.26925
34	0.16183	0.11592	74	4.51739	3.56544
35	0.16684	0.12760	75	4.92848	3.86451
36	0.17603	0.13762	76	5.36857	4.19202
37	0.18605	0.14931	77	5.88039	4.54567
38	0.20026	0.15682	78	6.47624	4.92848
39	0.21446	0.16684	79	7.15987	5.34445
40	0.23118	0.17686	80	7.89664	5.79500
41	0.25291	0.18856	81	8.73001	6.43366
42	0.27800	0.20276	82	9.57996	7.13336
43	0.30811	0.21947	83	10.48131	7.82099
44	0.34410	0.23870	84	11.47340	8.56690
45	0.38177	0.26127	85	12.65672	9.32569
46	0.41696	0.28636	86	13.97298	9.96389
47	0.45635	0.31815	87	15.41343	10.98682
48	0.47814	0.35749	88	16.95661	12.02143
49	0.50330	0.40188	89	18.58588	13.07590
50	0.53938	0.45048	90	20.28329	13.93905
51	0.58219	0.50330	91	21.84585	14.12783
52	0.64099	0.56120	92	23.47278	14.90372
53	0.70740	0.62251	93	25.19045	16.17044
54	0.79071	0.68974	94	27.01232	17.81679
55	0.88507	0.76041	95	29.07896	20.37422
56	0.98122	0.83619	96	30.94917	22.78736
57	1.08342	0.91711	97	32.96994	25.28839
58	1.16375	0.99557	98	35.16089	25.41070
59	1.25687	1.08257	99	37.54290	26.66310

The rates shown above represent the guaranteed (maximum) monthly cost of insurance for each \$1,000 of Net Amount at Risk. If this policy has been issued in a special (rated) premium class, the guaranteed monthly cost will be calculated as shown on the Policy Schedule.

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22	0.07920	0.04001	62	0.93397	0.73011
23	0.08004	0.04001	63	1.04962	0.78987
24	0.08087	0.04167	64	1.17137	0.85472
25	0.08171	0.04167	65	1.30008	0.92638
26	0.08504	0.04417	66	1.43071	1.00571
27	0.08921	0.04751	67	1.56326	1.09272
28	0.08754	0.04834	68	1.70627	1.18998
29	0.08588	0.05168	69	1.85466	1.29669
30	0.08504	0.05335	70	2.03499	1.41458
31	0.08421	0.05668	71	2.23719	1.55051
32	0.08421	0.06002	72	2.50360	1.70286
33	0.08671	0.06335	73	2.78562	1.86832
34	0.08838	0.06836	74	3.08341	2.05040
35	0.09088	0.07420	75	3.41023	2.25263
36	0.09589	0.07920	76	3.76819	2.47520
37	0.10006	0.08588	77	4.18586	2.72084
38	0.10757	0.08921	78	4.67661	2.99326
39	0.11425	0.09422	79	5.24716	3.28838
40	0.12176	0.10006	80	5.87410	3.61957
41	0.13177	0.10590	81	6.59415	4.07157
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46	0.21279	0.15599	86	11.31891	6.91704
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49	0.25793	0.21112	89	15.57220	9.80858
50	0.27716	0.23452	90	17.19963	10.77196
51	0.29974	0.26044	91	18.76183	11.26394
52	0.33070	0.28971	92	20.42406	12.24075
53	0.36419	0.32150	93	22.21645	13.71292
54	0.40690	0.35498	94	24.15513	15.61194
55	0.45970	0.39099	95	26.24420	18.02150
56	0.51337	0.43288	96	28.20560	20.38072
57	0.57128	0.47647	97	30.35199	22.88571
58	0.62083	0.52344	98	32.70866	23.32307
59	0.67797	0.57044	99	35.30337	24.80448

The rates shown above represent the guaranteed (maximum) monthly cost of insurance for each \$1,000 of Net Amount at Risk. If this policy has been issued in a special (rated) premium class, the guaranteed monthly cost will be calculated as shown on the Policy Schedule.

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19	0.10089	0.04501			
20	0.10590	0.04834	60	1.36961	1.17306
21	0.11091	0.05085	61	1.50971	1.26704
22	0.11675	0.05418	62	1.67901	1.37300
23	0.12176	0.05585	63	1.86747	1.47912
24	0.12844	0.06002	64	2.06067	1.59133
25	0.13595	0.06419	65	2.25178	1.71394
26	0.14263	0.06752	66	2.43648	1.84442
27	0.15098	0.07253	67	2.61646	1.99137
28	0.15181	0.07670	68	2.80636	2.15316
29	0.15098	0.08254	69	2.99499	2.32904
30	0.15014	0.08588	70	3.22406	2.52598
31	0.15014	0.09338	71	3.47559	2.75106
32	0.15181	0.09923	72	3.81896	3.00019
33	0.15599	0.10674	73	4.16563	3.26925
34	0.16183	0.11592	74	4.51739	3.56544
35	0.16684	0.12760	75	4.92848	3.86451
36	0.17603	0.13762	76	5.36857	4.19202
37	0.18605	0.14931	77	5.88039	4.54567
38	0.20026	0.15682	78	6.47624	4.92848
39	0.21446	0.16684	79	7.15987	5.34445
40	0.23118	0.17686	80	7.89664	5.79500
41	0.25291	0.18856	81	8.73001	6.43366
42	0.27800	0.20276	82	9.57996	7.13336
43	0.30811	0.21947	83	10.48131	7.82099
44	0.34410	0.23870	84	11.47340	8.56690
45	0.38177	0.26127	85	12.65672	9.32569
46	0.41696	0.28636	86	13.97298	9.96389
47	0.45635	0.31815	87	15.41343	10.98682
48	0.47814	0.35749	88	16.95661	12.02143
49	0.50330	0.40188	89	18.58588	13.07590
50	0.53938	0.45048	90	20.28329	13.93905
51	0.58219	0.50330	91	21.84585	14.12783
52	0.64099	0.56120	92	23.47278	14.90372
53	0.70740	0.62251	93	25.19045	16.17044
54	0.79071	0.68974	94	27.01232	17.81679
55	0.88507	0.76041	95	29.07896	20.37422
56	0.98122	0.83619	96	30.94917	22.78736
57	1.08342	0.91711	97	32.96994	25.28839
58	1.16375	0.99557	98	35.16089	25.41070
59	1.25687	1.08257	99	37.54290	26.66310

The rates shown above represent the guaranteed (maximum) monthly cost of insurance for each \$1,000 of Net Amount at Risk. If this policy has been issued in a special (rated) premium class, the guaranteed monthly cost will be calculated as shown on the Policy Schedule.

**DEATH BENEFIT CORRIDOR RATES
BASED ON CASH VALUE ACCUMULATION TEST**

ATTAINED AGE Nearest Birthday	MALE	FEMALE	ATTAINED AGE Nearest Birthday	MALE	FEMALE
18	8.8382	10.2869			
19	8.5574	9.9283			
20	8.2846	9.5833	60	2.1803	2.4447
21	8.0191	9.2489	61	2.1173	2.3745
22	7.7602	8.9256	62	2.0572	2.3072
23	7.5078	8.6137	63	2.0001	2.2425
24	7.2625	8.3115	64	1.9460	2.1802
25	7.0239	8.0199	65	1.8945	2.1203
26	6.7921	7.7374	66	1.8454	2.0627
27	6.5680	7.4653	67	1.7986	2.0073
28	6.3515	7.2035	68	1.7536	1.9541
29	6.1402	6.9504	69	1.7104	1.9030
30	5.9340	6.7067	70	1.6688	1.8539
31	5.7334	6.4714	71	1.6289	1.8068
32	5.5381	6.2446	72	1.5908	1.7617
33	5.3485	6.0262	73	1.5547	1.7185
34	5.1651	5.8156	74	1.5204	1.6772
35	4.9874	5.6131	75	1.4878	1.6377
36	4.8155	5.4184	76	1.4567	1.5999
37	4.6498	5.2310	77	1.4271	1.5637
38	4.4896	5.0508	78	1.3990	1.5290
39	4.3355	4.8767	79	1.3724	1.495
40	4.1870	4.7088	80	1.3476	1.4642
41	4.0438	4.5469	81	1.3242	1.4338
42	3.9062	4.3909	82	1.3025	1.4052
43	3.7740	4.2405	83	1.2822	1.3785
44	3.6471	4.0957	84	1.2630	1.3532
45	3.5254	3.9564	85	1.2451	1.3292
46	3.4088	3.8226	86	1.2284	1.3066
47	3.2969	3.6941	87	1.2129	1.2848
48	3.1895	3.5709	88	1.1986	1.2645
49	3.0855	3.4529	89	1.1855	1.2456
50	2.9851	3.3397	90	1.1733	1.2279
51	2.8883	3.2314	91	1.1620	1.2106
52	2.7951	3.1278	92	1.1510	1.1922
53	2.7057	3.0286	93	1.1401	1.1734
54	2.6200	2.9338	94	1.1290	1.1545
55	2.5381	2.8431	95	1.1173	1.1356
56	2.4601	2.7562	96	1.1042	1.1165
57	2.3856	2.6732	97	1.0884	1.0956
58	2.3145	2.5937	98	1.0680	1.0713
59	2.2460	2.5176	99	1.0400	1.0400

**DEATH BENEFIT CORRIDOR RATES
BASED ON CASH VALUE ACCUMULATION TEST**

ATTAINED AGE Nearest Birthday	MALE	FEMALE	ATTAINED AGE Nearest Birthday	MALE	FEMALE
18	7.1074	8.1878			
19	6.8786	7.9001			
20	6.6593	7.6234	60	1.9297	2.0819
21	6.4475	7.3572	61	1.8821	2.0306
22	6.2428	7.1006	62	1.8369	1.9814
23	6.0450	6.8534	63	1.7942	1.9343
24	5.8537	6.6146	64	1.7540	1.8889
25	5.6691	6.3849	65	1.7160	1.8453
26	5.4909	6.1637	66	1.6799	1.8033
27	5.3187	5.9504	67	1.6453	1.7629
28	5.1526	5.7452	68	1.6119	1.7240
29	4.9904	5.5473	69	1.5796	1.6867
30	4.8318	5.3570	70	1.5482	1.6509
31	4.6767	5.1731	71	1.5178	1.6166
32	4.5253	4.9964	72	1.4885	1.5839
33	4.3780	4.8261	73	1.4608	1.5527
34	4.2351	4.6622	74	1.4342	1.5229
35	4.0967	4.5048	75	1.4088	1.4946
36	3.9625	4.3537	76	1.3844	1.4675
37	3.8328	4.2084	77	1.3611	1.4416
38	3.7077	4.0688	78	1.3388	1.4167
39	3.5872	3.9339	79	1.3178	1.3929
40	3.4711	3.8038	80	1.2982	1.3701
41	3.3595	3.6783	81	1.2797	1.3481
42	3.2523	3.5572	82	1.2624	1.3277
43	3.1496	3.4407	83	1.2462	1.3088
44	3.0514	3.3286	84	1.2307	1.2912
45	2.9577	3.2209	85	1.2161	1.2747
46	2.8682	3.1176	86	1.2025	1.2592
47	2.7824	3.0184	87	1.1899	1.2439
48	2.7002	2.9236	88	1.1784	1.2298
49	2.6205	2.8332	89	1.1678	1.2167
50	2.5431	2.7472	90	1.1581	1.2044
51	2.4684	2.6652	91	1.1491	1.1922
52	2.3966	2.5872	92	1.1403	1.1779
53	2.3278	2.5129	93	1.1314	1.1626
54	2.2622	2.4422	94	1.1222	1.1465
55	2.1998	2.3749	95	1.1121	1.1297
56	2.1407	2.3107	96	1.1007	1.1125
57	2.0844	2.2495	97	1.0863	1.0934
58	2.0309	2.1912	98	1.0672	1.0705
59	1.9793	2.1353	99	1.0400	1.0400

**DEATH BENEFIT CORRIDOR RATES
BASED ON GUIDELINE PREMIUM TEST**

ATTAINED AGE (nearest Birthday)	RATE	ATTAINED AGE (nearest Birthday)	RATE
0-40	2.50	60	1.30
41	2.43	61	1.28
42	2.36	62	1.26
43	2.29	63	1.24
44	2.22	64	1.22
45	2.15	65	1.20
46	2.09	66	1.19
47	2.03	67	1.18
48	1.97	68	1.17
49	1.91	69	1.16
50	1.85	70	1.15
51	1.78	71	1.13
52	1.71	72	1.11
53	1.64	73	1.09
54	1.57	74	1.07
55	1.50	75-90	1.05
56	1.46	91	1.04
57	1.42	92	1.03
58	1.38	93	1.02
59	1.34	94	1.01
		95+	1.00

Attained age is age nearest birthday as of the policy anniversary prior to date of notification of death.

**DEATH BENEFIT CORRIDOR RATES
BASED ON GUIDELINE PREMIUM TEST**

ATTAINED AGE (nearest Birthday)	RATE	ATTAINED AGE (nearest Birthday)	RATE
0-40	2.50	60	1.30
41	2.43	61	1.28
42	2.36	62	1.26
43	2.29	63	1.24
44	2.22	64	1.22
45	2.15	65	1.20
46	2.09	66	1.19
47	2.03	67	1.18
48	1.97	68	1.17
49	1.91	69	1.16
50	1.85	70	1.15
51	1.78	71	1.13
52	1.71	72	1.11
53	1.64	73	1.09
54	1.57	74	1.07
55	1.50	75-90	1.05
56	1.46	91	1.04
57	1.42	92	1.03
58	1.38	93	1.02
59	1.34	94	1.01
		95+	1.00

Attained age is age nearest birthday as of the policy anniversary prior to date of notification of death.

SERFF Tracking Number: FRCS-125747393

State: Arkansas

Filing Company: AIG Life Insurance Company

State Tracking Number: 39893

Company Tracking Number: 5030

TOI: L06I Individual Life - Variable

Sub-TOI: L06I.002 Single Life - Flexible Premium

Product Name: Premier PPVUL 02056

Project Name/Number: Amgen/65/65

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: FRCS-125747393

State: Arkansas

Filing Company: AIG Life Insurance Company

State Tracking Number: 39893

Company Tracking Number: 5030

TOI: L06I Individual Life - Variable

Sub-TOI: L06I.002 Single Life - Flexible Premium

Product Name: Premier PPVUL 02056

Project Name/Number: Amgen/65/65

Supporting Document Schedules

Review Status:

Satisfied -Name: Certification/Notice

07/24/2008

Comments:

Attachments:

AR CoC.pdf

AIG Life Authorization_dist.pdf

Review Status:

Satisfied -Name: Copy of the pages with the changes
marked

08/07/2008

Comments:

Attachments:

02056 REPL Pgs 18-19_Changes Marked_dist.pdf

02056 REPL Pg 22_Changes Marked_dist.pdf

02056 REPL Pg 23_Changes Marked_dist.pdf

**STATE OF ARKANSAS
CERTIFICATION OF COMPLIANCE**

Company Name: AIG Life Insurance Company

Form Title(s): Replacement Pages 18-19 (insert pages)
 Replacement Page 22 (Table of Guaranteed Monthly Cost of insurance Rates)
 Replacement Page 23 (Death Benefit Corridor Rates)

Form Number(s): 02056 Rev 0608
 02056 Rev 0608
 02056 CV Rev 0608 or 02056 GP Rev 0608

I hereby certify that to the best of my knowledge and belief, the above form(s) and submission complies with Reg. 19, as well as the other laws and regulations of the State of Arkansas.



Leo Grace
Vice President - Product Compliance

August 6, 2008
Date



AIG Life Insurance Company
600 King Street
Wilmington, Delaware 19801
A capital stock company

June 16, 2008

To The Insurance Commissioner

AUTHORIZATION

This letter, or a copy thereof, authorizes the consulting firm of First Consulting & Administration, Inc., Kansas City, Missouri, and its employees, to represent this Company in matters before the Insurance Department.

This Authorization shall be valid until revoked by us.

AIG Life Insurance Company
Company

Signature: 

Name: Leo W. Grace

Title: Vice President

You may tell Us how to allocate repayments. If You do not tell Us, an amount equal to the loan repayment will be transferred from the Loan Account to the Divisions in the same ratio currently in effect for the Allocation of Net Premiums, subject to the applicable restrictions for those Divisions.

BENEFICIARY AND PROCEEDS

Beneficiary. The Beneficiary as named in the application, or later changed by You, will receive the proceeds upon the death of the Insured. Unless You have stated otherwise, proceeds will be paid as follows:

1. If any Beneficiary dies before the Insured, that Beneficiary's interest will pass to any other Beneficiaries according to their respective interests.
2. If no Beneficiary survives the Insured, proceeds will be paid to You, as Owner, if You are then living; otherwise proceeds will be paid to Your estate.

Common Disaster. If We cannot determine whether a Beneficiary or the Insured died first in a common disaster, We will assume that the Beneficiary died first. Proceeds will be paid on this basis unless an endorsement to this policy provides otherwise.

Proceeds. Proceeds means the amount payable on:

1. The Maturity Date;
2. Exercise of the full surrender or partial surrender benefit; or
3. The Insured's death.

The Proceeds on the Maturity Date will be the Cash Surrender Value. The Proceeds on the Insured's death will be the Death Benefit Amount less any outstanding policy loan.

All Proceeds will be paid in a lump sum and are subject to the other provisions of this policy.

CHANGE OF OWNERSHIP OR BENEFICIARY

You may change the Owner or the Beneficiary at any time during the lifetime of the Insured unless the previous designation provides otherwise. A change in Owner will require either an effective registration statement or Our Written approval. To do so, send a Written request to Our Administrative Center. The change will go into effect when We have recorded the change. However, after the change is recorded, it will be deemed effective as of the date of Your Written request for change. The change will be subject to any payment made or action taken by Us before the request is recorded.

GENERAL PROVISIONS

Assigning Your Policy. Subject to an effective registration statement or receipt of Our Written approval, during the lifetime of the Insured, You may assign this policy as security for an obligation provided that the assignee is qualified to hold an interest in this policy. We will not be bound by an assignment unless it is received In Writing. Two copies of the assignment must be submitted. We will retain one copy and return the other. We will not be responsible for the validity of any assignment.

Incontestability. We rely on the statements made in the application for the policy and applications for any reinstatements or increases in Specified Amount. These statements, in the absence of fraud, are considered representations and not warranties. No statement may be used in defense of a claim under the policy unless it is in such applications.

Except as stated below, We cannot contest this policy after it has been in force during the Insured's lifetime for 2 years from the Date of Issue.

Exceptions:

1. We cannot contest any claim to an increase in Specified Amount after such increase has been in effect for 2 years during the Insured's lifetime from the date of issue of such increase.
2. If this policy is reinstated, We cannot contest this policy after it has been in force during the Insured's lifetime for 2 years from the date of reinstatement.

We can contest a reinstatement or an increase in Specified Amount for a 2-year period following the date of an increase or reinstatement solely on the basis of the information furnished in the application for such reinstatement or increase.

All references in this provision to 2-year limitations do not apply to any Disability or Accidental Death Benefit or to the nonpayment of premium.

Suicide Exclusion. If the Insured takes his or her own life, while sane or insane, within 2 years from the Date of Issue, We will limit the Death Benefit Proceeds to the premiums paid less any policy loans and less any partial cash surrenders paid.

If there are any increases in the Specified Amount (See the section entitled "Changing Your Insurance Policy") a new 2-year period shall apply to each increase beginning on the date of each increase. The Death Benefit Proceeds will be the costs of insurance associated with each increase.

Age or Gender Incorrectly Stated. If the age or gender of the Insured has been misstated to Us, We will adjust the excess of the Death Benefit Amount over the Accumulation Value on the date of death to that which would have been purchased by the Monthly Deduction for the policy month of death at the correct cost of insurance rate. By age, We mean age nearest birthday as of the Date of Issue.

Statutory Basis of Policy Values. The Cash Values of the policy are not less than the minimum values required by the law of the state where this policy is delivered. The calculation of the Cash Values includes a charge for the cost of insurance, as shown in the Table of Guaranteed Monthly Cost of Insurance Rates.

Calculation of minimum Cash Values, nonforfeiture benefits and Guaranteed Cost of Insurance rates are based on the 2001 Commissioners Standard Ordinary Male or Female, Nonsmoker or Smoker, Mortality Table for the appropriate gender, smoker status and age nearest birthday.

A detailed statement of the method of computing values has been filed with the state insurance department where required.

No Dividends. This policy will not pay dividends. It will not participate in any of Our surplus or earnings.

TABLE OF GUARANTEED MONTHLY COST OF INSURANCE RATES
PER \$1,000 OF NET AMOUNT AT RISK

ATTAINED AGE Nearest Birthday (On Each Policy Anniversary)	MALE	FEMALE	ATTAINED AGE Nearest Birthday (On Each Policy Anniversary)	MALE	FEMALE
18	0.07670	0.03500			
19	0.07837	0.03750			
20	0.07920	0.03750	60	0.74694	0.61915
21	0.07920	0.03834	61	0.83113	0.67209
22	0.07920	0.04001	62	0.93397	0.73011
23	0.08004	0.04001	63	1.04962	0.78987
24	0.08087	0.04167	64	1.17137	0.85472
25	0.08171	0.04167	65	1.30008	0.92638
26	0.08504	0.04417	66	1.43071	1.00571
27	0.08921	0.04751	67	1.56326	1.09272
28	0.08754	0.04834	68	1.70627	1.18998
29	0.08588	0.05168	69	1.85466	1.29669
30	0.08504	0.05335	70	2.03499	1.41458
31	0.08421	0.05668	71	2.23719	1.55051
32	0.08421	0.06002	72	2.50360	1.70286
33	0.08671	0.06335	73	2.78562	1.86832
34	0.08838	0.06836	74	3.08341	2.05040
35	0.09088	0.07420	75	3.41023	2.25263
36	0.09589	0.07920	76	3.76819	2.47520
37	0.10006	0.08588	77	4.18586	2.72084
38	0.10757	0.08921	78	4.67661	2.99326
39	0.11425	0.09422	79	5.24716	3.28838
40	0.12176	0.10006	80	5.87410	3.61957
41	0.13177	0.10590	81	6.59415	4.07157
42	0.14430	0.11258	82	7.35120	4.58457
43	0.15849	0.12092	83	8.17591	5.09923
44	0.17519	0.13094	84	9.09943	5.67203
45	0.19441	0.14263	85	10.14421	6.32232
46	0.21279	0.15599	86	11.31891	6.91704
47	0.23285	0.17269	87	12.62238	7.82099
48	0.24455	0.19107	88	14.04387	8.77667
49	0.25793	0.21112	89	15.57220	9.80858
50	0.27716	0.23452	90	17.19963	10.77196
51	0.29974	0.26044	91	18.76183	11.26394
52	0.33070	0.28971	92	20.42406	12.24075
53	0.36419	0.32150	93	22.21645	13.71292
54	0.40690	0.35498	94	24.15513	15.61194
55	0.45970	0.39099	95	26.24420	18.02150
56	0.51337	0.43288	96	28.20560	20.38072
57	0.57128	0.47647	97	30.35199	22.88571
58	0.62083	0.52344	98	32.70866	23.32307
59	0.67797	0.57044	99	35.30337	24.80448

The rates shown above represent the guaranteed (maximum) monthly cost of insurance for each \$1,000 of Net Amount at Risk. If this policy has been issued in a special (rated) premium class, the guaranteed monthly cost will be calculated as shown on the Policy Schedule.

**TABLE OF GUARANTEED MONTHLY COST OF INSURANCE RATES
PER \$1,000 OF NET AMOUNT AT RISK**

ATTAINED AGE Nearest Birthday (On Each Policy Anniversary)	MALE	FEMALE	ATTAINED AGE Nearest Birthday (On Each Policy Anniversary)	MALE	FEMALE
18	0.09255	0.04167			
19	0.10089	0.04501			
20	0.10590	0.04834	60	1.36961	1.17306
21	0.11091	0.05085	61	1.50971	1.26704
22	0.11675	0.05418	62	1.67901	1.37300
23	0.12176	0.05585	63	1.86747	1.47912
24	0.12844	0.06002	64	2.06067	1.59133
25	0.13595	0.06419	65	2.25178	1.71394
26	0.14263	0.06752	66	2.43648	1.84442
27	0.15098	0.07253	67	2.61646	1.99137
28	0.15181	0.07670	68	2.80636	2.15316
29	0.15098	0.08254	69	2.99499	2.32904
30	0.15014	0.08588	70	3.22406	2.52598
31	0.15014	0.09338	71	3.47559	2.75106
32	0.15181	0.09923	72	3.81896	3.00019
33	0.15599	0.10674	73	4.16563	3.26925
34	0.16183	0.11592	74	4.51739	3.56544
35	0.16684	0.12760	75	4.92848	3.86451
36	0.17603	0.13762	76	5.36857	4.19202
37	0.18605	0.14931	77	5.88039	4.54567
38	0.20026	0.15682	78	6.47624	4.92848
39	0.21446	0.16684	79	7.15987	5.34445
40	0.23118	0.17686	80	7.89664	5.79500
41	0.25291	0.18856	81	8.73001	6.43366
42	0.27800	0.20276	82	9.57996	7.13336
43	0.30811	0.21947	83	10.48131	7.82099
44	0.34410	0.23870	84	11.47340	8.56690
45	0.38177	0.26127	85	12.65672	9.32569
46	0.41696	0.28636	86	13.97298	9.96389
47	0.45635	0.31815	87	15.41343	10.98682
48	0.47814	0.35749	88	16.95661	12.02143
49	0.50330	0.40188	89	18.58588	13.07590
50	0.53938	0.45048	90	20.28329	13.93905
51	0.58219	0.50330	91	21.84585	14.12783
52	0.64099	0.56120	92	23.47278	14.90372
53	0.70740	0.62251	93	25.19045	16.17044
54	0.79071	0.68974	94	27.01232	17.81679
55	0.88507	0.76041	95	29.07896	20.37422
56	0.98122	0.83619	96	30.94917	22.78736
57	1.08342	0.91711	97	32.96994	25.28839
58	1.16375	0.99557	98	35.16089	25.41070
59	1.25687	1.08257	99	37.54290	26.66310

The rates shown above represent the guaranteed (maximum) monthly cost of insurance for each \$1,000 of Net Amount at Risk. If this policy has been issued in a special (rated) premium class, the guaranteed monthly cost will be calculated as shown on the Policy Schedule.

**TABLE OF GUARANTEED MONTHLY COST OF INSURANCE RATES
PER \$1,000 OF NET AMOUNT AT RISK**

ATTAINED AGE Nearest Birthday (On Each Policy Anniversary)	MALE	FEMALE	ATTAINED AGE Nearest Birthday (On Each Policy Anniversary)	MALE	FEMALE
18	0.07670	0.03500			
19	0.07837	0.03750			
20	0.07920	0.03750	60	0.74694	0.61915
21	0.07920	0.03834	61	0.83113	0.67209
22	0.07920	0.04001	62	0.93397	0.73011
23	0.08004	0.04001	63	1.04962	0.78987
24	0.08087	0.04167	64	1.17137	0.85472
25	0.08171	0.04167	65	1.30008	0.92638
26	0.08504	0.04417	66	1.43071	1.00571
27	0.08921	0.04751	67	1.56326	1.09272
28	0.08754	0.04834	68	1.70627	1.18998
29	0.08588	0.05168	69	1.85466	1.29669
30	0.08504	0.05335	70	2.03499	1.41458
31	0.08421	0.05668	71	2.23719	1.55051
32	0.08421	0.06002	72	2.50360	1.70286
33	0.08671	0.06335	73	2.78562	1.86832
34	0.08838	0.06836	74	3.08341	2.05040
35	0.09088	0.07420	75	3.41023	2.25263
36	0.09589	0.07920	76	3.76819	2.47520
37	0.10006	0.08588	77	4.18586	2.72084
38	0.10757	0.08921	78	4.67661	2.99326
39	0.11425	0.09422	79	5.24716	3.28838
40	0.12176	0.10006	80	5.87410	3.61957
41	0.13177	0.10590	81	6.59415	4.07157
42	0.14430	0.11258	82	7.35120	4.58457
43	0.15849	0.12092	83	8.17591	5.09923
44	0.17519	0.13094	84	9.09943	5.67203
45	0.19441	0.14263	85	10.14421	6.32232
46	0.21279	0.15599	86	11.31891	6.91704
47	0.23285	0.17269	87	12.62238	7.82099
48	0.24455	0.19107	88	14.04387	8.77667
49	0.25793	0.21112	89	15.57220	9.80858
50	0.27716	0.23452	90	17.19963	10.77196
51	0.29974	0.26044	91	18.76183	11.26394
52	0.33070	0.28971	92	20.42406	12.24075
53	0.36419	0.32150	93	22.21645	13.71292
54	0.40690	0.35498	94	24.15513	15.61194
55	0.45970	0.39099	95	26.24420	18.02150
56	0.51337	0.43288	96	28.20560	20.38072
57	0.57128	0.47647	97	30.35199	22.88571
58	0.62083	0.52344	98	32.70866	23.32307
59	0.67797	0.57044	99	35.30337	24.80448

The rates shown above represent the guaranteed (maximum) monthly cost of insurance for each \$1,000 of Net Amount at Risk. If this policy has been issued in a special (rated) premium class, the guaranteed monthly cost will be calculated as shown on the Policy Schedule.

**TABLE OF GUARANTEED MONTHLY COST OF INSURANCE RATES
PER \$1,000 OF NET AMOUNT AT RISK**

ATTAINED AGE Nearest Birthday (On Each Policy Anniversary)	MALE	FEMALE	ATTAINED AGE Nearest Birthday (On Each Policy Anniversary)	MALE	FEMALE
18	0.09255	0.04167			
19	0.10089	0.04501			
20	0.10590	0.04834	60	1.36961	1.17306
21	0.11091	0.05085	61	1.50971	1.26704
22	0.11675	0.05418	62	1.67901	1.37300
23	0.12176	0.05585	63	1.86747	1.47912
24	0.12844	0.06002	64	2.06067	1.59133
25	0.13595	0.06419	65	2.25178	1.71394
26	0.14263	0.06752	66	2.43648	1.84442
27	0.15098	0.07253	67	2.61646	1.99137
28	0.15181	0.07670	68	2.80636	2.15316
29	0.15098	0.08254	69	2.99499	2.32904
30	0.15014	0.08588	70	3.22406	2.52598
31	0.15014	0.09338	71	3.47559	2.75106
32	0.15181	0.09923	72	3.81896	3.00019
33	0.15599	0.10674	73	4.16563	3.26925
34	0.16183	0.11592	74	4.51739	3.56544
35	0.16684	0.12760	75	4.92848	3.86451
36	0.17603	0.13762	76	5.36857	4.19202
37	0.18605	0.14931	77	5.88039	4.54567
38	0.20026	0.15682	78	6.47624	4.92848
39	0.21446	0.16684	79	7.15987	5.34445
40	0.23118	0.17686	80	7.89664	5.79500
41	0.25291	0.18856	81	8.73001	6.43366
42	0.27800	0.20276	82	9.57996	7.13336
43	0.30811	0.21947	83	10.48131	7.82099
44	0.34410	0.23870	84	11.47340	8.56690
45	0.38177	0.26127	85	12.65672	9.32569
46	0.41696	0.28636	86	13.97298	9.96389
47	0.45635	0.31815	87	15.41343	10.98682
48	0.47814	0.35749	88	16.95661	12.02143
49	0.50330	0.40188	89	18.58588	13.07590
50	0.53938	0.45048	90	20.28329	13.93905
51	0.58219	0.50330	91	21.84585	14.12783
52	0.64099	0.56120	92	23.47278	14.90372
53	0.70740	0.62251	93	25.19045	16.17044
54	0.79071	0.68974	94	27.01232	17.81679
55	0.88507	0.76041	95	29.07896	20.37422
56	0.98122	0.83619	96	30.94917	22.78736
57	1.08342	0.91711	97	32.96994	25.28839
58	1.16375	0.99557	98	35.16089	25.41070
59	1.25687	1.08257	99	37.54290	26.66310

The rates shown above represent the guaranteed (maximum) monthly cost of insurance for each \$1,000 of Net Amount at Risk. If this policy has been issued in a special (rated) premium class, the guaranteed monthly cost will be calculated as shown on the Policy Schedule.

**DEATH BENEFIT CORRIDOR RATES
BASED ON CASH VALUE ACCUMULATION TEST**

ATTAINED AGE Nearest Birthday	MALE	FEMALE	ATTAINED AGE Nearest Birthday	MALE	FEMALE
18	8.8382	10.2869			
19	8.5574	9.9283			
20	8.2846	9.5833	60	2.1803	2.4447
21	8.0191	9.2489	61	2.1173	2.3745
22	7.7602	8.9256	62	2.0572	2.3072
23	7.5078	8.6137	63	2.0001	2.2425
24	7.2625	8.3115	64	1.9460	2.1802
25	7.0239	8.0199	65	1.8945	2.1203
26	6.7921	7.7374	66	1.8454	2.0627
27	6.5680	7.4653	67	1.7986	2.0073
28	6.3515	7.2035	68	1.7536	1.9541
29	6.1402	6.9504	69	1.7104	1.9030
30	5.9340	6.7067	70	1.6688	1.8539
31	5.7334	6.4714	71	1.6289	1.8068
32	5.5381	6.2446	72	1.5908	1.7617
33	5.3485	6.0262	73	1.5547	1.7185
34	5.1651	5.8156	74	1.5204	1.6772
35	4.9874	5.6131	75	1.4878	1.6377
36	4.8155	5.4184	76	1.4567	1.5999
37	4.6498	5.2310	77	1.4271	1.5637
38	4.4896	5.0508	78	1.3990	1.5290
39	4.3355	4.8767	79	1.3724	1.495
40	4.1870	4.7088	80	1.3476	1.4642
41	4.0438	4.5469	81	1.3242	1.4338
42	3.9062	4.3909	82	1.3025	1.4052
43	3.7740	4.2405	83	1.2822	1.3785
44	3.6471	4.0957	84	1.2630	1.3532
45	3.5254	3.9564	85	1.2451	1.3292
46	3.4088	3.8226	86	1.2284	1.3066
47	3.2969	3.6941	87	1.2129	1.2848
48	3.1895	3.5709	88	1.1986	1.2645
49	3.0855	3.4529	89	1.1855	1.2456
50	2.9851	3.3397	90	1.1733	1.2279
51	2.8883	3.2314	91	1.1620	1.2106
52	2.7951	3.1278	92	1.1510	1.1922
53	2.7057	3.0286	93	1.1401	1.1734
54	2.6200	2.9338	94	1.1290	1.1545
55	2.5381	2.8431	95	1.1173	1.1356
56	2.4601	2.7562	96	1.1042	1.1165
57	2.3856	2.6732	97	1.0884	1.0956
58	2.3145	2.5937	98	1.0680	1.0713
59	2.2460	2.5176	99	1.0400	1.0400

**DEATH BENEFIT CORRIDOR RATES
BASED ON CASH VALUE ACCUMULATION TEST**

ATTAINED AGE Nearest Birthday	MALE	FEMALE	ATTAINED AGE Nearest Birthday	MALE	FEMALE
18	7.1074	8.1878			
19	6.8786	7.9001			
20	6.6593	7.6234	60	1.9297	2.0819
21	6.4475	7.3572	61	1.8821	2.0306
22	6.2428	7.1006	62	1.8369	1.9814
23	6.0450	6.8534	63	1.7942	1.9343
24	5.8537	6.6146	64	1.7540	1.8889
25	5.6691	6.3849	65	1.7160	1.8453
26	5.4909	6.1637	66	1.6799	1.8033
27	5.3187	5.9504	67	1.6453	1.7629
28	5.1526	5.7452	68	1.6119	1.7240
29	4.9904	5.5473	69	1.5796	1.6867
30	4.8318	5.3570	70	1.5482	1.6509
31	4.6767	5.1731	71	1.5178	1.6166
32	4.5253	4.9964	72	1.4885	1.5839
33	4.3780	4.8261	73	1.4608	1.5527
34	4.2351	4.6622	74	1.4342	1.5229
35	4.0967	4.5048	75	1.4088	1.4946
36	3.9625	4.3537	76	1.3844	1.4675
37	3.8328	4.2084	77	1.3611	1.4416
38	3.7077	4.0688	78	1.3388	1.4167
39	3.5872	3.9339	79	1.3178	1.3929
40	3.4711	3.8038	80	1.2982	1.3701
41	3.3595	3.6783	81	1.2797	1.3481
42	3.2523	3.5572	82	1.2624	1.3277
43	3.1496	3.4407	83	1.2462	1.3088
44	3.0514	3.3286	84	1.2307	1.2912
45	2.9577	3.2209	85	1.2161	1.2747
46	2.8682	3.1176	86	1.2025	1.2592
47	2.7824	3.0184	87	1.1899	1.2439
48	2.7002	2.9236	88	1.1784	1.2298
49	2.6205	2.8332	89	1.1678	1.2167
50	2.5431	2.7472	90	1.1581	1.2044
51	2.4684	2.6652	91	1.1491	1.1922
52	2.3966	2.5872	92	1.1403	1.1779
53	2.3278	2.5129	93	1.1314	1.1626
54	2.2622	2.4422	94	1.1222	1.1465
55	2.1998	2.3749	95	1.1121	1.1297
56	2.1407	2.3107	96	1.1007	1.1125
57	2.0844	2.2495	97	1.0863	1.0934
58	2.0309	2.1912	98	1.0672	1.0705
59	1.9793	2.1353	99	1.0400	1.0400

**DEATH BENEFIT CORRIDOR RATES
BASED ON GUIDELINE PREMIUM TEST**

ATTAINED AGE (nearest Birthday)	RATE	ATTAINED AGE (nearest Birthday)	RATE
0-40	2.50	60	1.30
41	2.43	61	1.28
42	2.36	62	1.26
43	2.29	63	1.24
44	2.22	64	1.22
45	2.15	65	1.20
46	2.09	66	1.19
47	2.03	67	1.18
48	1.97	68	1.17
49	1.91	69	1.16
50	1.85	70	1.15
51	1.78	71	1.13
52	1.71	72	1.11
53	1.64	73	1.09
54	1.57	74	1.07
55	1.50	75-90	1.05
56	1.46	91	1.04
57	1.42	92	1.03
58	1.38	93	1.02
59	1.34	94	1.01
		95+	1.00

Attained age is age nearest birthday as of the policy anniversary prior to date of notification of death.

**DEATH BENEFIT CORRIDOR RATES
BASED ON GUIDELINE PREMIUM TEST**

ATTAINED AGE (nearest Birthday)	RATE	ATTAINED AGE (nearest Birthday)	RATE
0-40	2.50	60	1.30
41	2.43	61	1.28
42	2.36	62	1.26
43	2.29	63	1.24
44	2.22	64	1.22
45	2.15	65	1.20
46	2.09	66	1.19
47	2.03	67	1.18
48	1.97	68	1.17
49	1.91	69	1.16
50	1.85	70	1.15
51	1.78	71	1.13
52	1.71	72	1.11
53	1.64	73	1.09
54	1.57	74	1.07
55	1.50	75-90	1.05
56	1.46	91	1.04
57	1.42	92	1.03
58	1.38	93	1.02
59	1.34	94	1.01
		95+	1.00

Attained age is age nearest birthday as of the policy anniversary prior to date of notification of death.